

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant	:	Yuri Galperin, et al.
Appl. No.	:	09/942,983
PCT Filing Date	:	August 30, 2001
For	:	METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Examiner	:	Siegfried E. Chencinski
Group Art Unit	:	3692

**REQUEST FOR RECONSIDERATION OF PETITIONS UNDER**  
**37 C.F.R. §§ 1.47(a), 1.183, AND 1.48**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the petition decision mailed June 24, 2008. The petition decision indicates that the Declaration is deficient because the declaration does not list the complete residence and mailing address for joint inventor Galperin. Specifically, a portion of the residence and mailing address for Galperin was obscured. The petition decision indicates that this deficiency can be corrected by filing an Application Data Sheet (ADS) with the mailing address and residence of the inventors. *See, e.g.*, Petition Decision at 4. Accordingly, the Applicants hereby file such an ADS with this Request for Reconsideration.

As the Applicants have corrected all of the alleged deficiencies of their petitions under 37 C.F.R. §§ 1.47(a), 1.183, and 1.48, the Applicants respectfully request that those petitions be reconsidered and granted.

The Applicants believe that no additional fees are due because they paid the petition fees for the underlying petitions for which reconsideration is requested. Nevertheless, the Assistant

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Commissioner is authorized to charge any additional fees, including any fees for any required additional extension of time, or credit any overpayment, to Deposit Account No. 11-1410.

The Applicants' attorney can be reached at his direct line of (949) 721-2897 to discuss any issues that may be resolved by telephone.

Respectfully Submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: July 8, 2008

By: /Ted M. Cannon/  
Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
2040 Main Street, 14<sup>th</sup> Floor  
Irvine, CA 92614

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